

Information to identify the case:

| | | | |
|--|--|--------------------------------|-------------|
| Debtor 1 | <u> Jessica Federico </u> | Social Security number or ITIN | xxx-xx-9529 |
| | First Name Middle Name Last Name | EIN | -- -- |
| Debtor 2 | <u> Thomas D Federico </u> | Social Security number or ITIN | xxx-xx-9529 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 15-26163-JNP | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jessica Federico
aka Jessica Buchman, aka Jessica Colclough

Thomas D Federico
aka Thomas Colclough

8/8/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jessica Federico
 Thomas D Federico
 Debtors

Case No. 15-26163-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 56

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db/jdb
 cr +Jessica Federico, Thomas D Federico, 211 N. Lafayette Ave., Ventnor, NJ 08406-1624
 +Ocwen Loan Servicing, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 cr +TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013
 cr +Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,
 Iselin, NJ 08830-2713
 cr +Toyota Motor Credit Corporation as servicing agent, c/o Buckley Madole PC,
 99 Wood Ave South #803, Iselin, NJ 08830-2713
 cr +US Bank National Association, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
 515707705 +Atlantic Gastroenterology, C/O Merchants Credit Guide Co., 223 W. Jackson Blvd, #700,
 Chicago, IL 60606-6914
 515707706 +Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564
 515707707 +Atlantic Pro-Med Billing Services, Inc, PO Box 195, Northfield, NJ 08225-0195
 515707708 Atlanticcare Clinical Lab, PO Box 785616, Philadelphia, PA 19178-5616
 515707720 +DBA Paragon Revenue Group, PO Box 128, Concord, NC 28026-0128
 515885034 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 515781686 +OCWEN LOAN SERVICING, LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,
 6409 CONGRESS AVE, SUITE 100, BOCA RATON, FL 33487-2853
 515707723 Ocwen Loan Servicing, PO Box 34738, West Palm Beach, FL 33416-4738
 516053011 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 515707732 Toyota Lease Trust, P.O. Box 105386, Parsippany, NJ 07054
 516202998 +VW CREDIT LEASING, LTD., c/o VW Credit, Inc., PO BOX 9013, ADDISON, TEXAS 75001-9013
 515755974 +VW Credit Leasing, Ltd, PO Box 9013, Addison, Texas 75001-9013
 515707738 +Zale/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 23:34:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2018 23:34:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515707704 EDI: IIC9.COM Aug 09 2018 03:08:00 Aim Cape May, C/O IC Systems,
 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
 515707710 EDI: CAPITALONE.COM Aug 09 2018 03:08:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 515707709 +EDI: CAPITALONE.COM Aug 09 2018 03:08:00 Cap1/Yamaha, 26525 N. Riverwoods Blvd,
 Mettawa, IL 60045-3440
 515707712 +EDI: CAPONEAUTO.COM Aug 09 2018 03:08:00 Capital One Auto Finance, 3901 Dallas Parkway,
 Plans, TX 75093-7864
 515805320 +EDI: AIS.COM Aug 09 2018 03:08:00 Capital One Auto Finance c/o AIS,
 Portfolio Services, LP f/k/a AIS Data, Services d/b/a Ascension Capital Group,
 4515 N. Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
 515723746 +EDI: AISACG.COM Aug 09 2018 03:08:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 515734966 EDI: CAPITALONE.COM Aug 09 2018 03:08:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515707713 +EDI: CHASE.COM Aug 09 2018 03:08:00 Circuit City, Po Box 15298,
 Wilmington, DE 19850-5298
 515707714 +E-mail/Text: bankruptcy@philapark.org Aug 08 2018 23:35:06 City Of Philadelphia,
 Parking Violations, Po Box 41818, Philadelphia, PA 19101-1818
 515707715 +EDI: WFNNB.COM Aug 09 2018 03:08:00 Comenity Bank/Express, Po Box 182789,
 Columbus, OH 43218-2789
 515707716 +EDI: WFNNB.COM Aug 09 2018 03:08:00 Comenity Bank/Nwyrk&Co, 220 W. Schrock Road,
 Westerville, OH 43081-2873
 515707717 +EDI: WFNNB.COM Aug 09 2018 03:08:00 Comenity Bank/Vctrssec, Po Box 182789,
 Columbus, OH 43218-2789
 515707718 +EDI: RCSFNBMARIN.COM Aug 09 2018 03:08:00 Credit One Bank, PO Box 98875,
 Las Vegas, NV 89193-8875
 515707721 EDI: IIC9.COM Aug 09 2018 03:08:00 IC Systems Collections, Po Box 64378,
 Saint Paul, MN 55164-0378
 515926324 EDI: JEFFERSONCAP.COM Aug 09 2018 03:08:00 Jefferson Capital Systems LLC, PO Box 7999,
 Saint Cloud MN 56302-9617
 515911973 EDI: RESURGENT.COM Aug 09 2018 03:08:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 515707722 E-mail/Text: csdlclient@boflanc.com Aug 08 2018 23:34:48 Lancaster Collections,
 218 W Orange Street, Lancaster, PA 17603-3746
 515845063 EDI: PRA.COM Aug 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Zales,
 POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 56

Date Rcvd: Aug 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515707724 +EDI: RMCB.COM Aug 09 2018 03:08:00 Pathology Solutions,
C/O American Medical Collection Agency, 4 Westchester Plaza, Bldg 4,
Elmsford, NY 10523-1612

515807734 +E-mail/Text: bankruptcy@philapark.org Aug 08 2018 23:35:06 Philadelphia Parking Authority,
701 Market Street, Suite 5400, Philadelphia, PA 19106-2895

515779136 EDI: Q3G.COM Aug 09 2018 03:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

515794242 EDI: Q3G.COM Aug 09 2018 03:08:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

515707725 +EDI: RMSC.COM Aug 09 2018 03:08:00 SYNCB/Amazon, Po Box 965015, Orlando, FL 32896-5015

515707726 +EDI: RMSC.COM Aug 09 2018 03:08:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005

515707727 +EDI: RMSC.COM Aug 09 2018 03:08:00 SYNCB/Lumber Liquidators, PO Box 965036,
Orlando, FL 32896-5036

515707728 +EDI: RMSC.COM Aug 09 2018 03:08:00 SYNCB/Sleepys, Po Box 965036, Orlando, FL 32896-5036

515707729 +EDI: RMSC.COM Aug 09 2018 03:08:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024

515707733 EDI: TFSR.COM Aug 09 2018 03:08:00 Toyota Motor Credit, 4 Gatehall Drive, Ste 350,
Parsippany, NJ 07054

515707730 +EDI: WTRRN BANK.COM Aug 09 2018 03:08:00 Target Corp, Po Box 673,
Minneapolis, MN 55440-0673

515707731 +EDI: TFSR.COM Aug 09 2018 03:08:00 Toyota Lease Trust, P.O. Box 105386,
Atlanta, GA 30348-5386

515856426 EDI: BL-TOYOTA.COM Aug 09 2018 03:08:00 Toyota Motor Credit Corporation,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515707734 +E-mail/Text: vci.bkcy@vwcredit.com Aug 08 2018 23:34:24 VW Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460

515707737 +EDI: WFFC.COM Aug 09 2018 03:08:00 WFFNATBANK, Po Box 94498, Las Vegas, NV 89193-4498

515707735 +EDI: BLUESTEM Aug 09 2018 03:08:00 Webbank/Fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

515707736 +EDI: BLUESTEM Aug 09 2018 03:08:00 Webbank/Gettington, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515707711* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Drive, Richmond, VA 23238)

515707719* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation as servicing agent
for Toyota Lease Trust NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 56

Date Rcvd: Aug 08, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin M. Buttery on behalf of Creditor US Bank National Association kevinbuttery@gmail.com
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing, LLC ,
PATRICK.LACSINA@GMAIL.COM
Thomas E. Dowey on behalf of Debtor Jessica Federico tdesquire@hotmail.com
Thomas E. Dowey on behalf of Joint Debtor Thomas D Federico tdesquire@hotmail.com
TOTAL: 11